From:

Humberto Avila

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Setontess@sbcglobal.net>

Sent: To: Wednesday, September 23, 2015 9:25 PM EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32

I ask that you do not change the rules governing buying or selling options in retirement accounts. Buying and selling options adds 10 - 15% in gains per year to my account while allowing me to reduce risk as well. Look for something else to protect me against if you need to.

Thank You, Humberto Avila